

**Exhibit**  
**D**

Nebraska  
New Jersey  
New York  
Oklahoma  
Pennsylvania  
Texas

ZWICKER & ASSOCIATES, P.C.  
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50482404001108

Personal and Confidential

11/08/2001

JOSEPH D PALUH  
19222 MALVERN AVE  
ROCKY RIVER, OH 44116



Re: Oklahoma Guaranteed Student Loan Program COR040  
Account No: 085527135-0201A<sup>12</sup> Balance: \$17,388.87

Paul W. Zwicker  
MA Bar

Dear JOSEPH D PALUH:

Arthur J. Tessimond  
MA & NH Bars

This office acknowledges receipt of your recent correspondence concerning your account with the above-referenced client. We are in the process of internally reviewing your correspondence to determine if there is a response required. If so, you shall be contacted by us in the near future.

Jocelyn A. Thomsen  
MA & NH Bars

However, if you have any questions, please feel free to call me immediately.

Amy Edith Britt  
CA Bar

Ron Z. Ophir\*  
NJ & PA Bars

Michael F. Braca  
AL & GA Bars

Richard G. Fowler\*  
FL Bar

Paul M. Weich  
AZ Bar

Randall Pratt\*  
ME & NH Bars

Francesco Fabiano\*  
NY Bar

Robert G. Markoff\*  
IL Bar

Stephen E. Kaplan  
TX & NY Bars

Riecke Baumann  
TX Bar

Gerald F. Dumas  
OK Bar

Irvin Borenstein  
CO Bar

Sanford J. Pollack  
NE & MO Bars

Michael R. Stillman\*  
MI Bar

Sincerely,

*Laura Smart*  
Laura Smart, Account Manager

<sup>1</sup> THIS CORRESPONDENCE IS FROM A DEBT COLLECTOR. AS SUCH THIS CORRESPONDENCE IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

<sup>2</sup> IMPORTANT NOTICES APPEAR ON THE BACK OF THIS LETTER. PLEASE READ THEM AS THEY MAY AFFECT YOUR RIGHTS.

\* Of Counsel